Case 15-38014 Doc 1 Filed 11/09/15 Entered 11/09/15 05:36:02 Desc Main B1 (Official Form 1) (04/13) Document Page 1 of 44

	Bankruptcy Co District of Illino			Voluntar	y Petition
Name of Debtor (if individual, enter Last, First, Middle):		1	Debtor (Spouse) (Last, F	irst, Middle):	
Tsigolis, George T.  All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  None		Tsigolis, N All Other Nam (include marrie None	atalia A.  les used by the Joint Debt  d, maiden, and trade nan	or in the last 8 year nes):	s
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (I' (if more than one, state all): 2707	TIN) No./Complete EIN	Last four digits (if more than or	of Soc. Sec. or Individua ne, state all): 9153	l-Taxpayer I.D. (IT	IN) No./Complete EIN
Street Address of Debtor (No. and Street, City, and State) 7710 Wildwood Ct.	)	7710 Wild		Street, City, and St	ate
Darien, IL	ZIPCODE 60561	Darien, IL			ZIPCODE 60561
County of Residence or of the Principal Place of Business	:	County of Resi	idence or of the Principal	Place of Business:	
Du Page Mailing Address of Debtor (if different from street addres	-).	Du Page	£ I-: D-l-t (:£ 1:££		J
Maining Address of Deotor (if different from street address	s):	Maining Addre	ss of Joint Debtor (if diff	erent from street ad	dress):
	ZIPCODE	_			ZIPCODE
Location of Principal Assets of Business Debtor (if different	ent from street address al	bove):			ZIPCODE
Type of Debtor (Form of Organization)	Nature of Business (Check one box)			Sankruptcy Code U	Jnder Which
(Check <b>one</b> box)  ✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership	Health Care Busines Single Asset Real Es 11 U.S.C. § 101 (511 Railroad Stockbroker Commodity Broker	state as defined in	Chapter 7  Chapter 9  Chapter 11  Chapter 12	Chapter 15 F Recognition Main Proces	Petition for of a Foreign eding
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Clearing Bank Other N.A.		Chapter 13	Recognition Nonmain Pro	of a Foreign
Chapter 15 Debtors  Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Tax-Exempt I (Check box, if ap  Debtor is a tax-exer under Title 26 of th Code (the Internal I	oplicable) mpt organization the United States	Debts are primaril debts, defined in 1 §101(8) as "incurr individual primaril personal, family, chousehold purposs	1 U.S.C. Led by an ly for a	Debts are primarily business debts.
Filing Fee (Check one box)	<u>I</u>		Chapter 1		
Full Filing Fee attached			one box: btor is a small business as btor is not a small busine		- '
Filing Fee to be paid in installments (applicable to ind signed application for the court's consideration certify to pay fee except in installments. Rule 1006(b). See	ing that the debtor is una	able Debt	f: tor's aggregate noncontinger ders or affiliates) are less than /01/16 and every three years	n \$2,490,925 (amount	
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  Check all applicable boxes  A plan is being filed with this petition.  Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).					
Statistical/Administrative Information					THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be available for distribution to Debtor estimates that, after any exempt property is excluded as distribution to unsecured creditors.		paid, there will be r	no funds available for		COCKI CSE ONLI
	1,000- 5,000 10,000	10,001- 25,000	25,001- 50,000 100,000	Over 100,000	
\$50,000 \$100,000 \$500,000 to \$1 to	000,001 \$10,000,001 \$10 to \$50 lion million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000,0 to \$500 to \$1 billio million		
\$50,000 \$100,000 \$500,000 to \$1 to	000,001 \$10,000,001 \$10 to \$50 lion million	\$50,000,001 to \$100 million	\$100,000,001 \$500,000,00 to \$500 to \$1 billion		

B1 (Official **Fagge 1) 503/85) 1**4 Filed 11/09/15 Entered 11/09/15 05:36:02 Desc Main Doc 1 Document Page 2 At 44(s): Voluntary Petition (This page must be completed and filed in every case) George T. Tsigolis & Natalia A. Tsigolis All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: NONE Where Filed: Date Filed: Case Number: Location Where Filed: N.A Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: NONE Case Number: Date Filed: Relationship: Judge: District: Exhibit A Exhibit B (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms whose debts are primarily consumer debts) 10K and 10Q) with the Securities and Exchange Commission pursuant to I, the attorney for the petitioner named in the foregoing petition, declare that I Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting have informed the petitioner that [he or she] may proceed under chapter 7, 11, relief under chapter 11) 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. /s/ Alex I. Ranjha Signature of Attorney for Debtor(s) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. W No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: W Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. **Information Regarding the Debtor - Venue** (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) П Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

filing of the petition.

Case 15-38014 Doc 1 Filed 11/09/15 Entered 11/09/15 05:36:02 Desc Main Document Page 3 of 44 **B1** (Official Form 1) (04/13) Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) George T. Tsigolis & Natalia A. Tsigolis **Signatures** Signature of a Foreign Representative Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and I declare under penalty of perjury that the information provided in this petition has chosen to file under chapter 7] I am aware that I may proceed under is true and correct, that I am the foreign representative of a debtor in a foreign chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief proceeding, and that I am authorized to file this petition. available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the (Check only **one** box.) petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with chapter 15 of title 11. United States Code. I request relief in accordance with the chapter of title 11, United States Certified copies of the documents required by 11 U.S.C. § 1515 of title 11 are Code, specified in this petition. attached Pursuant to 11 U.S.C.§ 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X /s/ George T. Tsigolis Signature of Debtor (Signature of Foreign Representative) **X** /s/ Natalia A. Tsigolis Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (If not represented by attorney) 11/4/2015 (Date) Date Signature of Attorney\* **Signature of Non-Attorney Petition Preparer** Signature of Attorney for Debtor(s) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, (2) I prepared this document for compensation, ALEX I. RANJHA and have provided the debtor with a copy of this document and the notices and Printed Name of Attorney for Debtor(s) information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) Ranjha Law Group, P.C. setting a maximum fee for services chargeable by bankruptcy petition Firm Name preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as 700 Commerce Dr. Suite 500 required in that section. Official Form 19 is attached. Address Oak Brook IL 60523 Printed Name and title, if any, of Bankruptcy Petition Preparer 630-277-9368 Telephone Number Social Security Number (If the bankruptcy petition preparer is not an individual, 11/4/2015 state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address **Signature of Debtor (Corporation/Partnership)** I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, Date United States Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Signature of Authorized Individual Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Title of Authorized Individual A bankruptcy petition preparer's failure to comply with the provisions of title 11

Date

and the Federal Rules of Bankruptcy Procedure may result in fines or

imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B1 D (Official Form 1, Exhibit D) (12/09)

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re George T. Tsigolis & Natalia A. Tsigolis	Case No
Debtor(s)	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

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□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ George T. Tsigolis	
-	GEORGE T. TSIGOLIS	
Dota	11/4/2015	

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B1 D (Official Form 1, Exhibit D) (12/09)

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re_	George T. Tsigolis & Natalia A. Tsigolis	Case No
	Debtor(s)	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit
counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Joint Debtor:	/s/ Natalia A. Tsigolis	
•	NATALIA A. TSIGOLIS	
Doto	11/4/2015	

**B6 Cover (Form 6 Cover) (12/07)** 

#### FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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In re	George T. Tsigolis & Natalia A. Tsigolis	Case No.
	Debtor	(If known)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	Tota	al	0.00	

(Report also on Summary of Schedules.)

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In re	George T. Tsigolis & Natalia A. Tsigolis	Case No.
	Debtor	(If known)

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on hand	J	100.00
<ol> <li>Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.</li> </ol>		Checking	J	200.00
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Kitchen Utensils, living and bedroom furniture, TV, computer Resale Value, 7710 Wildwood Ct, Darien IL	J	1,000.00
Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		books Pictures resale value	J	200.00
6. Wearing apparel.		Clothing 7710 Wildwood Ct, Darien IL	J	1,500.00
7. Furs and jewelry.		Jewelry 7710 Wildwood Ct, Darien IL	J	200.00
Firearms and sports, photographic, and other hobby equipment.		7710 Wildwood Ct, Darien IL	J	200.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			

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In re	George T. Tsigolis & Natalia A. Tsigolis	Case No.
	Debtor	(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Interests in partnerships or joint ventures.     Itemize.	X			
Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
<ol> <li>Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.</li> </ol>	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
<ol> <li>Automobiles, trucks, trailers, and other vehicles and accessories.</li> </ol>		Mercedes ML350 70000 miles, 7710 Wildwood Ct, Darien IL Nada Value	Н	\$19250.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			

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In re	George T. Tsigolis & Natalia A. Tsigolis	Case No.
	Debtor	(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY  DESCRIPTION AND LOCATION OF PROPERTY  2. Crops - growing or havested. Give perfections. 3. Fauring equiponent and implements. 3. Fauring equiponent and implements. 3. Guing pensonal property of any kind are already listed. Itemize.						
particulars.  31. Farming equipment and implements.  32. Farming equipment and implements.  33. Farming equipment and implements.  34. Farm supplies, chemicals, and feed.  35. Other personal property of any kind not already listed. Hemize.  X  X	TYPE OF PROPERTY	O N	DESCRIPT OF	ON AND LOCATION PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM
	particulars.  33. Farming equipment and implements.  34. Farm supplies, chemicals, and feed.	X X				
O continuation shorts attached Total S 6 700 00						
commission cheere arrached Loral Lo. 6 / Hilling			0	continuation sheets attached	ntal	\$ 6,700.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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In re George T. Tsigolis & Natalia A. Tsigolis	Case No.	
Debtor	(If known)	
SCHEDULE C - PRO	PERTY CLAIMED AS EXEMPT	
Debtor claims the exemptions to which debtor is entitled u (Check one box)	nder:	
11 U.S.C. § 522(b)(2)	Check if debtor claims a homestead exemption that exceeds	

11 U.S.C. § 522(b)(3)

\$155,675\*.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash on hand	735 I.L.C.S 5§12-1001(b)	100.00	100.00
Checking	735 I.L.C.S 5§12-1001(b)	200.00	200.00
Household Goods	735 I.L.C.S 5§12-1001(b)	1,000.00	1,000.00
books Pictures	735 I.L.C.S 5§12-1001(a)	200.00	200.00
Clothing	735 I.L.C.S 5§12-1001(a)	1,500.00	1,500.00
Jewelry	735 I.L.C.S 5§12-1001(b)	200.00	200.00
Fire Arm	735 I.L.C.S 5§12-1001(d)	200.00	200.00
Mercedes ML350	735 I.L.C.S 5§12-1001(c)	0	19250

<sup>\*</sup>Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6D (Official Form 6D) (12/07)

In re	George T. Tsigolis & Natalia A. Tsigolis	Case No.
	Debtor	(If known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 5059			Incurred: 1/2015					448.00
PNC Bank 2730 Liberty Ave. Pittsburgh, PA 15222		Н	Lien: PMSI in vehicle < 910 days Security: Motor Vehicle				24,448.00	110.00
			VALUE \$ 19250.00					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
continuation sheets attached	-		(Total o	Sub	tota	ı>	\$ 24,448.00	\$ 448.00
			(Total o (Use only o	t thi T n las	ıs pa Γotal st pa	ige) l≯ ige)	\$ 24,448.00	\$ 448.00

(Report also on (If applicable, reposition of Schedules) also on Statistical

(If applicable, report s) also on Statistical Summary of Certain Liabilities and Related Data.) Case 15-38014 Doc 1 Filed 11/09/15 Entered 11/09/15 05:36:02 Desc Main Document Page 15 of 44

B6E (Official Form 6E) (04/13)

In re	George T. Tsigolis & Natalia A. Tsigolis	, Case No.	
	Debtor	(if known)	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (	Official	Form 6E	) (04/13)	) - Cont.
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In re George T. Tsigolis & Natalia A. Tsigolis	_, Case No
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisher	man, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rethat were not delivered or provided. 11 U.S.C. § 507(a)(7).	ental of property or services for personal, family, or household use,
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local gover	rnmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Insti-	
Governors of the Federal Reserve System, or their predecessors or successors, to U.S.C. § 507 (a)(9).	
Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor alcohol, a drug, or another substance. 11 U.S.C. $\S$ 507(a)(10).	vehicle or vessel while the debtor was intoxicated from using
* Amounts are subject to adjustment on 4/01/16, and every three years the adjustment.	ereafter with respect to cases commenced on or after the date of

 $\underline{\phantom{a}}$  continuation sheets attached

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B6F (Official Form 6F) (12/07)

In re _	George T. Tsigolis & Natalia A. Tsigolis,	Case No	
	Debtor	(If known	1)

#### SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6941  Barclays Bank Delaware Attn: Bankruptcy PO Box 8801 Wilmingtom, DE 19889		Н	Incurred: 8/2014 Consideration: Credit card debt		ו		2,535.00
ACCOUNT NO. 6954  BBY/CBNA 50 Northwest Point Road Elk Grove Village, IL 60007			Incurred: 12/2014 Consideration: Credit card debt				1,700.00
ACCOUNT NO. 2579  Capital One Bank USA N - Visa Attn: Bankruptcy PO Box 30285 Salt lake City, UT 84130		J	Incurred: 6/2011 Consideration: Credit card debt				1,978.00
ACCOUNT NO. 6328  CapitalOne attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130		W	Incurred: 7/2011 Consideration: Credit card debt				490.00
4continuation sheets attached	•			Subt	otal	>	\$ 6,703.00
Total > \$							

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B6F (Official Form 6F) (12/07) - Cont.

In re	George T. Tsigolis & Natalia A. Tsigolis	Case No	
	Debtor	(If known)	

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8856  CapitalOne Bank USA N attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130		J	Incurred: 2/2009 Consideration: Credit card debt				3,079.00
ACCOUNT NO. 5703  Chase Card 800 Brooksedge Blvd. Westerville, OH 43081		w	Incurred: 8/2015 Consideration: Credit card debt				368.00
ACCOUNT NO. 6740  Citibank Citicorp Credit Services/Attn Bankruptcy PO Box 790040 Saint Louis, MO 63179		Н	Incurred: 10/2012 Consideration: Credit card debt				1,625.00
ACCOUNT NO. 5321  Citibank Citicorp Credit Services/Attn Bankruptcy PO Box 790040 Saint Louis, MO 63179		W	Consideration: Credit card debt				1,440.00
ACCOUNT NO. 5531  Comenity Bank/Nwyrk & Company Attn: Bankruptcy PO Box 182125 Columbus, OH 43218		W	Incurred: 8/2015 Consideration: Credit card debt				381.00
Sheet no. 1 of 4 continuation sheets at to Schedule of Creditors Holding Unsecured	tached			Sub	tota	ı≻	\$ 6,893.00

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	George T. Tsigolis & Natalia A. Tsigolis	Case No.	
	Debtor	(If known)	

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6788  Comenty Bank Express 4590 E. Broad St. Columbus, OH 43213	<b>-</b>	W	Incurred: 7/2007 Consideration: Credit card debt				4,138.00
ACCOUNT NO. 7409  Commenity Bank/ Express  World Financial Bank Attn Bankruptcy PO Box 182686  Columbus, OH 43218		Н	Incurred: 9/2008 Consideration: Credit card debt				1,229.00
ACCOUNT NO. 5234  Commenity Bank/ Victoria Secrets PO Box 182789  Columbus, OH 43218	•	w	Incurred: 4/2007 Consideration: Credit card debt				4,358.00
ACCOUNT NO. 7161  Commenty Capital / Overstreet PO Box 18120 Columbus, OH 43218		Н	Incurred: 5/2015 Consideration: Credit card debt				185.00
ACCOUNT NO.  Discover Bank Baker & Miller 29 N. Wacker Drive Chicago, IL 60603							Notice Only
Sheet no. 2 of 4 continuation sheets atta to Schedule of Creditors Holding Unsecured Nonpriority Claims	ched			Sub T	tota otal		\$ 9,910.00 \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	George T. Tsigolis & Natalia A. Tsigolis	,	Case No	
	Debtor	,	Œ	(f known)

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6138							
Ebay MasterCard		J					228.00
ACCOUNT NO. 7524			Incurred: 2/2005		$\vdash$	H	
Edfinancial Services L 120 N. Seven Oaks Dr. Knoxville, TN 37922		Н					31.00
ACCOUNT NO.						$\vdash$	
MBNA Blatt Hasenmiller 10 S. Lasalle # 2200 Chicago, IL 60603							Notice Only
ACCOUNT NO. 5077						H	
Nordstrom FSB Account Services PO Box 6566 Englewood, CO 80144		W					1,548.00
ACCOUNT NO. 4022			Incurred: 11/2012				
Preffered Customer Account CSCL Dispute Team Des Moines, IA 50306		Н					542.00
Sheet no. 3 of 4 continuation sheets to Schedule of Creditors Holding Unsecured		<u> </u>		Sub	tota	<b>     </b>	\$ 2,349.00
Nonpriority Claims	1			Т	otal	<b>&gt;</b>	\$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re	George T. Tsigolis & Natalia A. Tsigolis	Case No	
	Debtor	(If known)	

## SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6853 Sunchrony Bank/Amazon Attn: Bankruptcy PO Box 103014 Roswell, GA 30076		J	Incurred: 2/2011				3,553.00
ACCOUNT NO. 6138  Synchrony Bank/Paypal Extras MC  Attn; Bankruptcy PO Box 103104  Orlando, FL 32896		W	Incurred: 9/2010				2,289.00
ACCOUNT NO. 0960 Synchrony Bank/Toys R US PO Box 965995 Orlando, FL 32896		Н	Incurred: 6/2013				2,602.00
ACCOUNT NO.							
ACCOUNT NO.							

to Schedule of Creditors Holding Unsecured Nonpriority Claims

34,299.00

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In re	George T. Tsigolis & Natalia A. Tsigolis	Case No.	
	Debtor		(if known)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.	
--	--

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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<b>B6H</b> (Official Form 6H) (12/07)		Document	Page 23 of 44	

In re	George T. Tsigolis & Natalia A. Tsigolis	Case No.	
	Debtor		(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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		Do	cument Page	24 of 44		
Fill in this information	n to identify	our case:				
Debtor 1  Debtor 2 (Spouse, if filing)  United States Bankruptor  Case number (If known)  Official Form  Schedule  Be as complete and as supplying correct info	E T. Tsigolis  A. Tsigolis  Court for the:  B 61  I: You  Courate as pormation. If you	Middle Name  Middle Name  Northern  Tincome  ssible. If two married pure married and not f	Last Name  Last Name  District of IL  eople are filing together (iling jointly, and your spo	A supp chapter  MM / DD  Debtor 1 and Debtoruse is living with you	r 2), both are equally rou, include informatio	following date:  12/13 esponsible for nabout your spouse.
separate sheet to this	form. On the	top of any additional pa	, do not include informati ages, write your name and			
Part 1: Describ  1. Fill in your employ information.	ment	ent	Debtor 1		Debtor 2 or non-fi	ling spouse
If you have more the attach a separate printer information about a employers.	age with	Employment status	Employed Not employed		$oxed{ Employed } \ X$ Not employed	
Include part-time, so self-employed work Occupation may Inc or homemaker, if it	clude student	Occupation	Sheriff Deputy  Coal County Shariff			
		Employer's name	Cook County Sheriff	· 		
		Employer's address	50 West Washington Number Street	ı St.	Number Street	
			Chicago, IL 60602	ZIP Code	City	State ZIP Code
		How long employed th	-		<u></u>	
		Monthly Income				_
spouse unless you a If you or your non-fil below. If you need r	are separated. ling spouse ha nore space, at	ve more than one emplo tach a separate sheet to			•	,
		ry, and commissions (becalculate what the month		6,560.66	0.00	

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

1,024.83

7,585.49

0.00

0.00

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George T. Tsigolis

Debtor 1 \_\_\_\_\_

			Case number (if known)
First Name	Middle Name	Last Name	

				Fo	or Debtor 1			Debtor 2 o filing spou				
	Сор	y line 4 here	<b>4</b> .	\$_	7,585.49		\$_	0.0				
5. <b>l</b>	List	all payroll deductions:										
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	1,789.66		\$	0.0	)0			
		Mandatory contributions for retirement plans	5b.	\$_	435.47		\$_	0.0	)0			
	5c.	Voluntary contributions for retirement plans	5c.	\$_	0.00		\$_	0.0	)0			
	5d.	Required repayments of retirement fund loans	5d.	\$_	0.00		\$_	0.0				
	5e.	Insurance	5e.	\$_	65.00		\$_	0.0	)0			
	5f.	Domestic support obligations	5f.	\$_	0.00		\$_	0.0				
	5g.	Union dues	5g.	\$_	41.16		\$_	0.0	)()			
	5h.	Other deductions. Specify: ;	5h.	+\$_	0.00		+ \$_	0.0	)0			
6.	Ad	d the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$_	2,331.29		\$_	0.0	)0			
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$_	5,254.20		\$_	0.0	00			
8.	List	all other income regularly received:										
	8a.	Net income from rental property and from operating a business, profession, or farm										
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$_	0.00		\$_	0.0	)0			
	8b.	Interest and dividends	8b.	\$	0.00		\$	0.0	)()			
		Family support payments that you, a non-filing spouse, or a depende regularly receive		Ψ_			*-					
		Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$_	0.00		\$_	0.0	)0			
	8d.	Unemployment compensation	8d.	\$_	0.00		\$_	0.0				
	8e.	Social Security	8e.	\$_	0.00		\$_	0.0	)0			
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:;	nce 8f.	\$_	0.00		\$_	0.0	)0			
		Specily	OI.		0.00			0.0	00			
	8g.	Pension or retirement income	8g.	\$_	0.00		\$_	0.0				
	8h.	Other monthly income. Specify: ;	8h.	+\$_	0.00		+\$_	0.0	)0			
9.	Ad	d all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$_	0.00		\$_	0.0	)0			
		ulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10	. \$_	5,254.20	+	\$_	0.0	)0	= \$_	5,25	4.20
11.	Stat	e all other regular contributions to the expenses that you list in Scheo	dule .	J.								
	othe	ude contributions from an unmarried partner, members of your household, your friends or relatives.		•								
		not include any amounts already included in lines 2-10 or amounts that are cify:	not a	vailab	le to pay expe	nse	s liste	d in <i>Sched</i>		+ \$_		0.00
12		the amount in the last column of line 10 to the amount in line 11. The	racu	t is th	a combined m	onth	ly inc	nme				
		e that amount on the Summary of Schedules and Statistical Summary of C					•		12.	-	5,25	4.20
13		you expect an increase or decrease within the year after you file this	form	?							nthly inc	come
		No. Yes. Explain:										

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Fill in this information to identify your case:			
Debtor 1 George T. Tsigolis  Pirst Name Middle Name Last Name  Debtor 2 (Spouse, if filling)  United States Bankruptcy Court for the: Northern District of Case number (If known)  Official Form B 6J  Schedule J: Your Expenses	expenses as  MM / DD / YY  A separate f  maintains a	d filing nt showing post- s of the following yy  filing for Debtor 2 separate housel	2 because Debtor 2 hold 12/13
Be as complete and accurate as possible. If two married people are filir information. If more space is needed, attach another sheet to this form (if known). Answer every question.			
Part 1: Describe Your Household			
1. Is this a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  No  Yes. Debtor 2 must file a separate Schedule J.			
2. <b>Do you have dependents?</b> Do not list Debtor 1 and  No  Yes. Fill out this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Debtor 2. each dependent  Do not state the dependents' names.	daughter	<u>5</u> <u>2</u>	No X Yes No X Yes No Yes No Yes No Yes No Yes No Yes
3. Do your expenses include expenses of people other than yourself and your dependents?  No Yes			
Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are expenses as of a date after the bankruptcy is filed. If this is a supplement applicable date.  Include expenses paid for with non-cash government assistance if you of such assistance and have included it on Schedule I: Your Income (O	ental Schedule J, check the box at the know the value	-	n and fill in the
<ol> <li>The rental or home ownership expenses for your residence. Include any rent for the ground or lot.</li> </ol>	,	\$	880.00
If not included in line 4:			0.00
4a. Real estate taxes	4	a. \$	0.00
4b. Property, homeowner's, or renter's insurance	4	b. \$	45.00
4c. Home maintenance, repair, and upkeep expenses		c. \$	0.00
4d. Homeowner's association or condominium dues	4	d. \$	0.00

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Debtor 1

George T. Tsigolis
First Name Middle Name

Last Name

Case number (if known)\_

		Your ex	xpenses
Additional mortgage payments for your residence such as home again, learn	-	\$	0.00
<ol><li>Additional mortgage payments for your residence, such as home equity loans</li></ol>	5.		
6. Utilities:		_	265.00
6a. Electricity, heat, natural gas	6a.	\$	50.00
6b. Water, sewer, garbage collection	6b.	\$	175.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	0.00
6d. Other. Specify:	6d.	\$	1,225.00
7. Food and housekeeping supplies	7.	\$	175.00
8. Childcare and children's education costs	8.	\$	300.00
9. Clothing, laundry, and dry cleaning	9.	\$	150.00
10. Personal care products and services	10.	\$	300.00
11. Medical and dental expenses	11.	\$	
<ol> <li>Transportation. Include gas, maintenance, bus or train fare.</li> <li>Do not include car payments.</li> </ol>	12.	\$	350.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	250.00
14. Charitable contributions and religious donations	14.	Ψ \$	0.00
15. Insurance.	17.	Ψ	
Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.	\$	0.00
15b. Health insurance	15b.	\$	0.00
15c. Vehicle insurance	15c.	\$	100.00
15d. Other insurance. Specify:	15d.	\$	0.00
Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.      Specify:	16.	\$	0.00
	10.		
7. Installment or lease payments:		¢	470.00
17a. Car payments for Vehicle 1	17a.	φ	0.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify:	17c.	\$	0.00
17d. Other. Specify:	17d.	\$	
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	\$	0.00
nom your pay on time o, contenue i, rour moonie (onicial i orin a oij.			
19. Other payments you make to support others who do not live with you.	40	•	0.00
Specify:	19.	\$	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inc.	ome.		
20a. Mortgages on other property	20a.	\$	
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

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Case number (if known)	
21.	+\$
22.	\$5,135.00
222	\$5,254.20
23b.	-\$5,135.00
23c.	\$
do you expect your	
	21. 22. 23a. 23b.

B6 Summary (Official Form 6 - Summary) (12/13)

# United States Bankruptcy Court George T. Tsigolis & Natalia A. Tsigolis Northern District of Illinois

In re		Case No	)
	Debtor		
		Chapter	7

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

#### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	L	IABILITIES	OTHER
A – Real Property	YES	1	\$ 0.00			
B – Personal Property	YES	3	\$ 6,700.00			
C – Property Claimed as exempt	YES	1				
D – Creditors Holding Secured Claims	YES	1		\$	24,448.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$	0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		\$	34,299.00	
G - Executory Contracts and Unexpired Leases	YES	1				
H - Codebtors	YES	1				
I - Current Income of Individual Debtor(s)	YES	2				\$ 5,254.20
J - Current Expenditures of Individual Debtors(s)	YES	3				\$ 5,135.00
тот	<b>FAL</b>	20	\$ 6,700.00	\$	58,747.00	

# Official Fase 15 13 18 01 14 Sumples of 11/09/15 Entered 11/09/15 05:36:02 Desc Main United States Bair apply Court Northern District of Illinois

In re	George T. Tsigolis & Natalia A. Tsigolis	_ Case No.	
	Debtor		
		Chapter	7

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C
§101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any
information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### **State the Following:**

Average Income (from Schedule I, Line 12)	\$ 5,254.20
Average Expenses (from Schedule J, Line 22)	\$ 5,135.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 5,804.94

#### **State the Following:**

o o			
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$	448.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$	0.00
4. Total from Schedule F		\$ 3	34,299.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 3	34,747.00

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George T. Tsigolis & Natalia A. Tsigolis

**Debtor** 

	U	0	_
In re			

Case No. \_ (If known)

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 22 sheets, and that they are true and correct to the best of my knowledge, information, and belief. 11/4/2015 /s/ George T. Tsigolis 11/4/2015 /s/ Natalia A. Tsigolis (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, Social Security No. (Required by 11 U.S.C. § 110.) of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document. Address Signature of Bankruptcy Petition Preparer Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP \_\_\_ [the president or other officer or an authorized agent of the corporation or a member [corporation or partnership] named as debtor or an authorized agent of the partnership ] of the \_\_\_ in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature: \_\_ Date [Print or type name of individual signing on behalf of debtor.] [An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

## B7 (Official Form 7) (04/53) 38014 Doc 1 Filed 11/09/15 Entered 11/09/15 05:36:02 UNITED STEATES BACKET COURT Northern District of Illinois Desc Main

George T. Tsig	golis & Natalia A. Tsigolis	Case No(if known)
	STATEMI	ENT OF FINANCIAL AFFAIRS
the information information for filed. An indiv provide the info indicate payme	for both spouses is combined. If the both spouses whether or not a joint po- idual debtor engaged in business as a ormation requested on this statement of ints, transfers and the like to minor chi ch as "A.B., a minor child, by John Do	debtor. Spouses filing a joint petition may file a single statement on which case is filed under chapter 12 or chapter 13, a married debtor must furnish etition is filed, unless the spouses are separated and a joint petition is not sole proprietor, partner, family farmer, or self-employed professional, should concerning all such activities as well as the individual's personal affairs. To ildren, state the child's initials and the name and address of the child's parent pe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Federal
must complete space is needed	Questions 19 - 25. If the answer to ar	debtors. Debtors that are or have been in business, as defined below, also a applicable question is "None," mark the box labeled "None." If additional attach a separate sheet properly identified with the case name, case number
DEFINITIONS		
the filing of thi the voting or ec employed full-t	s bankruptcy case, any of the followin juity securities of a corporation; a part time or part-time. An individual debto	his form if the debtor is or has been, within six years immediately preceding ag: an officer, director, managing executive, or owner of 5 percent or more of the theorem, other than a limited partner, of a partnership; a sole proprietor or selfor also may be "in business" for the purpose of this form if the debtor engages
"Inside their relatives; of control of a cor	der." The term "insider" includes but corporations of which the debtor is an	is not limited to: relatives of the debtor; general partners of the debtor and officer, director, or person in control; officers, directors, and any persons in lates of the debtor and insiders of such affiliates; and any managing agent of
"Inside their relatives; of control of a core the debtor. 11 U	der." The term "insider" includes but corporations of which the debtor is an porate debtor and their relatives; affili	is not limited to: relatives of the debtor; general partners of the debtor and officer, director, or person in control; officers, directors, and any persons in lates of the debtor and insiders of such affiliates; and any managing agent of
"Inside their relatives; a control of a core the debtor. 11 U  1. In  State the debtor begin two y the base of the under	der." The term "insider" includes but corporations of which the debtor is an porate debtor and their relatives; affilid J.S.C. § 101(2), (31).  come from employment or operation the gross amount of income the debtor ebtor's business, including part-time acming of this calendar year to the date the ears immediately preceding this calendar year debtor's fiscal rather than a calendar year debtor's fiscal year.) If a joint petition	is not limited to: relatives of the debtor; general partners of the debtor and officer, director, or person in control; officers, directors, and any persons in lates of the debtor and insiders of such affiliates; and any managing agent of on of business  or has received from employment, trade, or profession, or from operation of ctivities either as an employee or in independent trade or business, from the this case was commenced. State also the gross amounts received during the ladar year. (A debtor that maintains, or has maintained, financial records on ear may report fiscal year income. Identify the beginning and ending dates on is filed, state income for each spouse separately. (Married debtors filing income of both spouses whether or not a joint petition is filed, unless the
"Inside their relatives; a control of a core the debtor. 11 U  1. In  State the debtor begin two y the base of the under	der." The term "insider" includes but corporations of which the debtor is an porate debtor and their relatives; affilid J.S.C. § 101(2), (31).  come from employment or operation the gross amount of income the debtor ebtor's business, including part-time and ining of this calendar year to the date the ears immediately preceding this calendar year debtor's fiscal rather than a calendar year debtor's fiscal year.) If a joint petition chapter 12 or chapter 13 must state in	is not limited to: relatives of the debtor; general partners of the debtor and officer, director, or person in control; officers, directors, and any persons in lates of the debtor and insiders of such affiliates; and any managing agent of on of business  or has received from employment, trade, or profession, or from operation of ctivities either as an employee or in independent trade or business, from the this case was commenced. State also the gross amounts received during the ladar year. (A debtor that maintains, or has maintained, financial records on ear may report fiscal year income. Identify the beginning and ending dates on is filed, state income for each spouse separately. (Married debtors filing income of both spouses whether or not a joint petition is filed, unless the
"Inside their relatives; a control of a core the debtor. 11 U  1. In  State the debtor begin two y the base of the under	der." The term "insider" includes but corporations of which the debtor is an porate debtor and their relatives; affilid J.S.C. § 101(2), (31).  come from employment or operation the gross amount of income the debtor ebtor's business, including part-time and ining of this calendar year to the date the ears immediately preceding this calenasis of a fiscal rather than a calendar year debtor's fiscal year.) If a joint petition is care separated and a joint petition is	is not limited to: relatives of the debtor; general partners of the debtor and officer, director, or person in control; officers, directors, and any persons in lates of the debtor and insiders of such affiliates; and any managing agent of on of business  or has received from employment, trade, or profession, or from operation of ctivities either as an employee or in independent trade or business, from the chis case was commenced. State also the gross amounts received during the landar year. (A debtor that maintains, or has maintained, financial records on lear may report fiscal year income. Identify the beginning and ending dates on is filed, state income for each spouse separately. (Married debtors filing income of both spouses whether or not a joint petition is filed, unless the short filed.)
"Inside their relatives; control of a core the debtor. 11 U  1. In  State the debtor begin two y the base of the under spous	der." The term "insider" includes but corporations of which the debtor is an porate debtor and their relatives; affilid J.S.C. § 101(2), (31).  come from employment or operation the gross amount of income the debtorebtor's business, including part-time and ining of this calendar year to the date the ears immediately preceding this calendar year debtor's fiscal rather than a calendar year debtor's fiscal year.) If a joint petition is chapter 12 or chapter 13 must state in es are separated and a joint petition is AMOUNT	is not limited to: relatives of the debtor; general partners of the debtor and officer, director, or person in control; officers, directors, and any persons in lates of the debtor and insiders of such affiliates; and any managing agent of on of business  or has received from employment, trade, or profession, or from operation of ctivities either as an employee or in independent trade or business, from the chis case was commenced. State also the gross amounts received during the landar year. (A debtor that maintains, or has maintained, financial records on lear may report fiscal year income. Identify the beginning and ending dates on is filed, state income for each spouse separately. (Married debtors filing income of both spouses whether or not a joint petition is filed, unless the short filed.)

2015(jdb)

2014(jdb)

2013(jdb)

#### 2. Income other than from employment or operation of business

None  $\boxtimes$ 

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT SOURCE** 

None

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF **AMOUNT** AMOUNT STILL **PAYMENTS** PAID **OWING** PNC Bank July August September

249 Fifth Avenue One PNC Plaza Pittsburgh, PA 15222 1410

None  $\boxtimes$ 

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternativerepayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\*Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after date of adjustment.

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF **PAYMENTS**  **AMOUNT PAID** 

AMOUNT STILL **OWING** 

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None

 $\boxtimes$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NAT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

Discover vs. George

Civil Debts

Circuit Court of Cook County

Default Judgment

Municipal Divsion

Tsigolis

2005-M1-185389

vs. George Tsigolis

2006 M1 124632

MBNA American Bank

Civil Debts

Circuit Court of Cook County

Default Judgment

Municiapl Division

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

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B7 (Official Form 7) (04/13)

#### 6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS Case 15-38014 Doc 1 Filed 11/09/15 Entered 11/09/15 05:36:02 Desc Main Document Page 36 of 44

B7 (Official Form 7) (04/13)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 5

Ranjha Law Group, P.C. 700 Commerce Dr. Suite 500 Oak Brook IL 60523 September 2015

995 Fees, 335 Filing fee, 70 Credit

reports

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

M

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR
DESCRIPTION AND
VALUE OF PROPERTY OR
DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None  $\boxtimes$ 

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

**DESCRIPTION OF CONTENTS** 

DATE OF TRANSFER OR SURRENDER, IF ANY

6

#### 13. Setoffs

None  $\boxtimes$ 

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF **SETOFF**  **AMOUNT** OF

**SETOFF** 

#### 14. Property held for another person

None  $\boxtimes$ 

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

 $\boxtimes$ 

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

7

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

NAME AND ADDRESS DOCKET NUMBER OF GOVERNMENTAL UNIT

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None  $\boxtimes$ 

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

**NAME** 

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

**ADDRESS** 

NATURE OF BUSINESS BEGINNING AND

**ENDING DATES** 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None  $\boxtimes$ 

NAME

**ADDRESS** 

#### [Questions 19 - 25 are not applicable to this case]

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	11/4/2015	Signature	/s/ George T. Tsigolis	
		of Debtor	GEORGE T. TSIGOLIS	
Date _	11/4/2015	Signature	/s/ Natalia A. Tsigolis	
		of Joint Debtor	NATALIA A TSIGOLIS	

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B7 (Official Form 7) (04/13)

Q

0 continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)		
If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, partner who signs this document.	and social security number of the officer, principal, responsible person, or		
Address			
X			
Signature of Bankruptcy Petition Preparer	Date		

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

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B8 (Official Form 8) (12/08)

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

	George T. Tsigolis & Natalia A. Tsigolis		
In re		 Case No.	
111 10	Debtor	 Cusc 110.	Chapter 7

#### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

	_		
Property No. 1			
Creditor's Name: PNC Bank 249 Fifth Avenue One PNC Plaza Pittsburgh, PA 15222	Describe Property Securing Debt: Mercedes ML350		
Decrease will be ( )			
Property will be (check one):  Surrendered Retained			
If retaining the property, I intend to (check at least one):			
Redeem the property			
Reaffirm the debt			
Other. Explain	(for example, avoid lien		
using 11 U.S.C. §522(f)).	(101 Champto, avoid non		
Property is (check one):			
☑ Claimed as exempt □	Not claimed as exempt		
Property No. 2 (if necessary)			
Creditor's Name:	Describe Property Securing Debt:		
Decrease will be ( )			
Property will be (check one):  Surrendered  Retained			
Surrendered Li Retained			
If retaining the property, I intend to (check at least one):			
☐ Redeem the property			
Reaffirm the debt			
Other. Explain	(for example, avoid lien		
using 11 U.S.C. §522(f)).			
Property is (check one):			
= :	Not claimed as exempt		
<u>*</u>	•		

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PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)

Property No. 1 NO Leased Property		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		☐ YES ☐ NO
		•
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):
		□ YES □ NO
continuation sheets attached (if an	v)	•
I declare under penalty of perjury that t		
Estate securing debt and/or personal pro	operty subject to an unexpired lease.	
11/4/2015		
Date:11/4/2015	/s/ George T. Tsigoli	is
	Signature of Debtor	
	/s/ Natalia A. Tsigoli	is
	Signature of Joint Debte	or

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B 201B (Form 201B) (12/09)

# United States Bankruptcy Court Northern District of Illinois

n re George T. Tsigolis & Natalia A. Tsigolis	Case No.	_ Case No			
Debtor	(If know	n)			
CERTIFICATION OF NOTICE UNDER § 342(b) OF THE	E TO CONSUMER DEBTOR E BANKRUPTCY CODE	R(S)			
Certification of [Non-Attorney]	Bankruptcy Petition Preparer				
I, the [non-attorney] bankruptcy petition preparer signing t debtor the attached notice, as required by § 342(b) of the Bankruptce		livered to the			
d name and title, if any, of Bankruptcy Petition Preparer ss:  Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Secur number of the officer, principal, responsible persor or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		Social Security nsible person,			
X Signature of Bankruptcy Petition Preparer or officer, Principal, responsible person, or partner whose Social Security number is provided above.					
I, (We), the debtor(s), affirm that I (we) have received and read		ne Bankruptcy			
George T. Tsigolis & Natalia A. Tsigolis Printed Names(s) of Debtor(s)	x /s/ George T. Tsigolis Signature of Debtor	11/4/2015 Date			
Case No. (if known)	X /s/ Natalia A. Tsigolis Signature of Joint Debtor, (if any)	11/4/2015 Date			

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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B203 12/94

## United States Bankruptcy Court Northern District of Illinois

	In re George T. Tsigolis & Natalia A. Tsigolis	Case No	0		
		Chapter	·7		
	Debtor(s)	•			
	DISCLOSURE OF COMPENSATION (	OF ATTORNEY FOR	DEBTOR		
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for serv rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follow s:				
	For legal services, I have agreed to accept	\$	995.00		
	Prior to the filing of this statement I have received				
	Balance Due				
2.	The source of compensation paid to me was:				
	☑ Debtor ☐ Other (specify)				
3.	The source of compensation to be paid to me is:				
0.	☑ Debtor ☐ Other (specify)				
4. asso	I have not agreed to share the above-disclosed compensation ociates of my law firm.	on with any other person u	nless they are men	nbers and	
4550	I have agreed to share the above-disclosed compensation v	with a other nerson or nerso	ons who are not me	amhare or associates	
of m	y law firm. A copy of the agreement, together with a list of the name				
5.	In return for the above-disclosed fee, I have agreed to render leg	gal service for all aspects o	f the bankruptcy ca	use, including:	
plu	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;</li> <li>e. [Other provisions as needed]</li> <li>plus \$335 Filing fee and \$70 Credits reports</li> </ul>				
6.	By agreement with the debtor(s), the above-disclosed fee does no	ot include the following servic	ces:		
	CERTIFICATION				
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the bankruptcy proceeding.			e for representation of the	
	11/4/2015	/s/ Alex I. Ranjha			
	Date	Si	gnature of Attorney	,	
		Ranjha Law Group, P	.C.		
		Na	ame of law firm		